



## Chamber welcomes **tourism** initiative

The recent announcement that the Hawke's Bay Wine Country Tourism Association (HBWCTA) and the tourism activities of Venture Hawke's Bay have formed a joint venture called Hawke's Bay Tourism is broadly supported by the Chamber.

Importantly we recognize the indefatigable work of HBWCTA Chair Sam Orton to bring together this somewhat factionalized business sector to focus on joint approaches to benefit the wider industry and region. Hawke's Bay Tourism by extension more directly includes the Hawke's Bay Regional Council who has publically struggled with what to do with their problem child Venture Hawke's Bay. The partnering of this local government entity with the private sector will provide a stronger platform for the tourism operators to gain 'buy in' and influence in an area that most recently has been seen as somewhat remote and arguably out of touch with the sector.

Ironically tourism being separated from the economic function is exactly the opposite of the big move promoted by Fran Wilde ( former head of TradeNZ and now Wellington Regional Council Chair) in 2003/4 called the 'Power of One' to integrate economic development and tourism functions under the soon to be coined Hawke's Bay Inc.

The business case then being promoted of local government and business representatives was to combine the Hawke's

Bay Economic Development Agency ( a very recent iteration of the Chamber initiated Vision 20/20), and the Hawke's Bay Tourism Board with the intention to 'facilitate a cohesive regional development' product.

How the wheel has eerily turned with the recreation of Hawke's Bay Tourism severed from the EDA. In terms of the latter, some work, as yet not crystallized, is going on behind the scenes to strengthen the rump of Venture Hawke's Bay.

In 2003 as this merger of tourism and economic development was being advocated, the Chamber actually expressed reservations particularly as it seemed that 'the process was leading the strategy rather than vice versa'.

Notwithstanding this curious history redolent of many similar regional economic sagas in New Zealand, the need for regional tourism activities to 'step up' is obvious even to any casual observer recent tourism statistics in the bay, in the last two or more years, global recession, higher fuel prices as well as a less than ideal acceptance or understanding of local tourism initiatives and coordination, have seen commercial tourist numbers steadily fall and we continue to languish in the regional tourism stakes.

Tourism although less of a regional economic generator than perhaps the industry thinks, is nonetheless a vital part of our economic mix , and employs, along with its cousin, the hospitality sector, a



reasonably large number of people albeit often in low paid and part time jobs. We need to drive visitor numbers and re-build our brand for the long term.

It is not easy and it will not necessarily be quick and we must give this new entity a good chance to make the difference which we earnestly hope will happen.

Murray Douglas CEO.

## inside

- Regional Business Partnership \_\_\_\_\_ pg 2
- Changes to GST rules \_\_\_\_\_ pg 3
- Cinta Research business profile \_\_\_\_\_ pg 4

- Bay's busiest shopping centre \_\_\_\_\_ pg 6
- Events coming up \_\_\_\_\_ pg 8



**Amanda Gray**  
Bachelor of Business Studies and  
Bachelor of Computing Systems  
Concurrent Degree  
Student

### It's our business to help you study manage it

#### Put yourself in the picture

Learn your way at EIT's School of Business. Flexible options help you study while balancing family life, work and other commitments. Full-time, part-time, online, workbook or evening study - it's your choice! You can study Accounting, Information Systems, Management, Marketing and more...



We want to hear from you now!  
**0800 22 55 348**  
[www.eit.ac.nz](http://www.eit.ac.nz)

LIVE YOUR DREAMS



# Regional Business Partnership benefiting HB business

Hawke's Bay business will find it easier to access government funding for management capability training and research and development due to the Government's Regional Partner Network programme.

Hawke's Bay Chamber of Commerce and Hawke's Bay Regional Council are the Regional Business Partners for business assistance programmes funded through New Zealand Trade and Enterprise (NZTE) and the Ministry for Science and Innovation (MSI). The programmes are delivered across Napier, Hastings, Central Hawkes Bay and Wairoa.

"By working together as partners with these government agencies, we will provide a seamless delivery of funding and services to Hawke's Bay businesses wanting to enhance their management capability and develop their potential to innovate and grow," said Karen Cooper, Hawke's Bay Chamber of Commerce.

The HB Chamber of Commerce, in association with the HB Maori Business Network and NCC Economic Development administers the new NZTE Capability Development Voucher Scheme which enables qualifying businesses to access government funding for training, coaching or other business capability up-skilling services. Part funding of 50% (up to a maximum of \$5000 in any one year) may be available for those businesses which have fewer than 50 employees and are already operating in a commercial environment.

After a business is assessed, vouchers can be redeemed for training or coaching in subjects such as business planning, marketing, finance, business systems, staff management, governance, sustainability, lean manufacturing, business operations, and/or exporting. Training and coaching is delivered only through providers who have

been registered with NZTE.

Businesses wanting research and development advice can work through the newly formed economic development unit of Hawke's Bay Regional Council (formerly Venture Hawke's Bay) to access funding and other support available through the TechNZ programme.

Driving the TechNZ programme is the new Ministry of Science and Innovation (MSI), which became operational on 1 February 2011. This agency brings together the Foundation for Research, Science and Technology (FoRST) and the Ministry of Research, Science and Technology (MoRST) and has taken on the responsibilities and functions of both agencies.

The programme can provide funding of 50% for projects that can include developing new or improvements to existing products/processes, linking local businesses to research and development expertise, or linking them to the resources offered through students and university fellowships.

This funding has already been making a difference to Hawke's Bay businesses.

"Over the past 3 years, over \$3.5m of TechNZ funding has supported 46 Hawke's Bay businesses to undertake research and development projects," said Jenny Brown, Hawke's Bay Regional Council TechNZ Partner.

To follow up contact:

Karen Cooper, Hawke's Bay Chamber of Commerce | P 06 876 5938, 027 406 6526  
Jenny Brown, Hawke's Bay Regional Council Economic Development | P 06 833 5895, 027 210 0253

## Hawke's Bay Tourism Update



Private and Commercial accommodation results are out for the full 2010 calendar year and show that the overall number of visitor nights for Hawke's Bay has increased by 1.1%.

The Private Household Accommodation Monitor reported that Hawke's Bay's private accommodation nights were up 2.6% (equating to 61 771) across domestic and international visitors. The Commercial Accommodation Monitor (CAM) reported Hawke's Bay's commercial accommodation nights were down 2.4% (equating to 24 776). The combined year end result shows Hawke's Bay has had an additional 36 995 visitor nights compared to 2009.

These results highlight the increase in visitors staying in private homes. George Hickton, Chairman of Hawke's Bay Tourism's Board says "these year-end results show how important local residents are to Hawke's Bay's tourism industry. They have the ability to showcase the wonderful region they live in and encourage their visiting friends and family to explore Hawke's Bay"

Annie Dundas, General Manager of Hawke's Bay Tourism said the year end results are in-line with the growth targets the regional tourism function of Venture Hawke's Bay worked towards for 2010. With the regional tourism responsibilities now assigned to Hawke's Bay Tourism we plan to continue working towards increasing visitor nights by an additional 1% year on year. This will see Hawke's Bay's visitor night's total over 3.5 million for 2011.

We are continuing to focus on key domestic and international markets including Australia and are currently working with national partners and the local tourism industry to execute a domestic marketing campaign that will drive visitor numbers in the shoulder seasons.

Hawke's Bay Tourism Tel: 06 834 1918  
www.hawkesbaynz.com

**HAWKE'S BAY  
TOURISM**  
hawkesbaynz.com



**Stuart McLauchlan**  
Partner

Langley Twigg makes it easier for you to get the results you're looking for. If you want to work with a lawyer who will look for ways to make things happen and provide practical advice to your business, talk to Stuart.

 **LANGLEY TWIGG**  
LAW  
a member of Lawlink

T (06) 835 8939 | 66 West Quay, Ahuriri, Napier | www.langleytwigg.co.nz

# Another **Blow** for Property Investors?

The Government has now passed legislation that turns off the ability of LAQC's (Loss Attributing Qualifying Companies) to pass losses through to its shareholders.

LAQC's are ordinary companies that are able to attribute losses incurred by them to their shareholders. While the losses flowed through to the shareholders, profits made could be retained by the LAQC, and taxed at the lower company rate of 30% (one of the reasons given for the revamp of the LAQC regime).

If you have an LAQC with a March balance date, important changes you will need to be aware of are:

- You will not be able to access losses in your LAQC from 1 April 2011. If you do nothing, your LAQC will revert to being an ordinary Qualifying Company.

- You have a two year transition window

that allows your QC/LAQC to restructure into a 'Look Through Company' ("LTC"), a partnership, limited partnership, or sole tradership without adverse tax consequences. You will need to advise the IRD of the restructure within six months of your balance date i.e. 30 September 2011 if you transition in the 2012 income year.

- You are able to revoke QC/LAQC status and continue on as an ordinary company.

The legislation created a new entity called a Look Through Company (LTC), which is transparent for tax purposes. Profits and losses made by the LTC are passed down to shareholders in proportion to



their shareholding. LTC's (like limited partnerships) are subject to a loss limitation rule whereby losses available to shareholders are limited to the shareholders' economic exposure in the company.

Careful consideration of your individual circumstances is required as all the restructuring options available may come at a price.

For further information contact:

Chris Guillemot, Principal & Tax Specialist,  
WHK Hawke's Bay 06 872 9200



## Changes to **GST Rules** relating to Land Transactions

Written by Nigel Loughman

From 1 April 2011 land transactions will generally be zero rated for GST.

### THE CHANGES:

GST registered vendors will be required to charge GST at the rate of 0% on any supply involving land if at the time of settlement:

1. the supply is made to another GST registered person
2. the purchaser has the intention of making taxable supplies with the land
3. the land is not intended to be used as a principal place of residence for the recipient or the recipient's relatives

### REASONS FOR THE CHANGE:

The main risk to the tax base with the old system of charging GST on land transactions was that people would set up "phoenix" schemes. Typically a phoenix scheme would involve a transaction between two related parties whereby one party would receive the refund of GST from the IRD while the other party would make no corresponding payment because it deliberately winds up

before making payment.

The new scheme of zero rating land transactions is designed to improve the operation of the GST system and to be as simple as possible for all involved.

### OPERATION:

The new rules will apply to transactions with a time of supply date after 31 March 2011. For transactions entered into before 1 April 2011 but with a time of supply after that date, the supplier has the option of treating the transaction under either the current rules or the new rules.

There will now be an obligation for a purchaser to provide to the vendor a written statement of their GST registration status, whether or not they intend to use the land to make taxable supplies and whether or not they intend to use the land as a principal place of residence for themselves or their relatives.

The vendor may then rely on that written statement to either standard rate or zero rate GST. If a statement is not received the vendor will standard-rate the transaction.

### CONCLUSION:

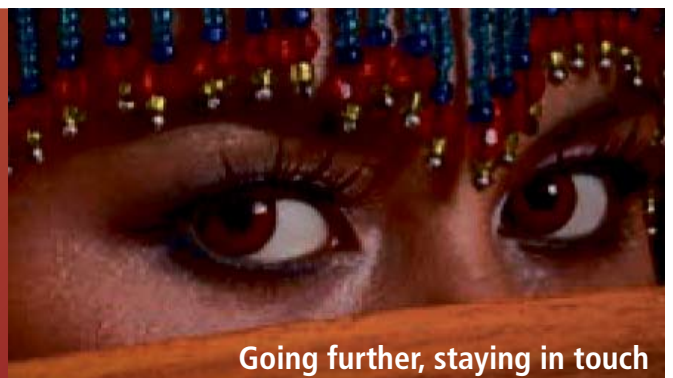
This is a snapshot only of one of the changes to GST rules coming into effect on 1 April 2011. Other changes affect apportionments as to mixed use land, transactions involving nominations and the definition of 'supplies of accommodation'.

As always, be sure to obtain relevant professional advice before entering into any contract to buy and sell property.



Ph: (06) 876 5111

[www.besttravel.co.nz](http://www.besttravel.co.nz), [www.worldtravellers.co.nz](http://www.worldtravellers.co.nz)



Going further, staying in touch



## Business Profile

Cinta Research Ltd – Market research

# Chamber of Commerce member since 1996



Fiona Hudson, Managing Director of Cinta Research, set up the company in 1995 and employs a field team of over 50 interviewers throughout New Zealand. Working with Fiona (centre) is Wendy Averill, Research Analyst (left) and Sarah Coleman, Field & Operations Coordinator (right)

“People have one thing in common we are all different”. Market research is about getting the pulse on people’s likes and dislikes, it’s also about exploring directions and strategies that people and markets are choosing. As consumers we are not static and our needs and wants change rapidly, so it’s a real challenge for marketers and managers to keep up.

At Cinta Research, we offer a full range of quantitative and qualitative research services from focus groups, online surveys

to large nationwide omnibus facilities. Qualitative research enables you to understand the reasons behind people’s thoughts, actions, and choices. It explores complex issues through the collection of conversations, anecdotes, and quotes from a target audience. Such as, focus groups or stakeholder or customer panels. Quantitative research deals with larger sample sizes and allows researchers to understand people’s opinion’s and actions and identifies the differences in attitudes,

Continued on page 5

## Take away the frustrations of purchasing a business or home computer!

**Need a Nerd will come to you and:**

- provide the right advice on what you should buy
- plug in cables and set up internet, e-mail and software
- transfer files from old to new
- provide outstanding ongoing service and support



0800 63 33 26  
www.needanerd.co.nz

## wikis

Wikileaks, the website which publishes leaked documents online alleging government and corporate misconduct, and its spokesman Julian Assange, have been in the news a lot lately. You would have to have been hiding in a cave (perhaps in Afghanistan) to have missed it.

It’s obvious what the website does, but where does it get the first four letters of its name and what do they mean?

Wiki is Hawaiian for “fast” and, in nerd speak, is “a website that allows the easy creation and editing of any number of interlinked web pages via a web browser”.

That’s according to an article on the Wikipedia website which happens to be a wiki too. I can read and edit Wikipedia even though I didn’t write it. If I didn’t agree with the definition I could re-write it with the knowledge that other readers have the same power to change it back.

The best example of a wiki is [www.wikipedia.org](http://www.wikipedia.org), which has become an online encyclopedia unsurpassed by any other. There was a time when academic institutions would not accept references from Wikipedia in essays but that has changed with the vast numbers of watchdogs who stand guardian over the information posted and check its accuracy.

Businesses can share information, internally, on wikis hosted on their intranet and chambers of commerce have been known to post wiki pages for their members to collaborate on.

As well as the worthy goal of information sharing, wiki’s are also used for entertainment. The most popular wiki on the Wikia publishing platform is Wookieepedia, which takes its name from Han Solo’s Wookiee co-pilot Chewbacca. “Star Wars movies, characters, and spin-offs are catalogued in Wookieepedia, a comprehensive database that anyone can edit,” it boasts. At the time of writing it had over 80,000 pages.

It’s not just science fiction which inspires such a following - Corrieopedia is devoted to Coronation Street – and there’s heaps more.

Wikia.com also hosts gaming and lifestyle wikis on its website. The top three lifestyle wikis are Recipes Wiki, Superpower Wiki (a community site that anyone can use to discover, share and add to their knowledge) and Vintage Sewing Patterns Wiki.



Continued from page 4



behaviours and perceptions. These methods include population telephone surveys, community consultations surveys, customer surveys, email and mail self completion questionnaires.

Our job at Cinta Research is to make it uncomplicated. We provide high quality, easy to read research at an affordable price. We tailor our research designs to fit both your objectives and your budget. Our staff's expertise and practical experience ensure that your research results will provide you with in depth understanding of your customers, stakeholders, and staff. We complete projects for all industry and sector types ranging from Telecom, Pfizer, Meridian, ACC to Hawkes Bay Wine

Association, Hawke's Bay Regional Council and Hereworth School. We handle large nationwide quantitative projects involving sample sizes of 1000 respondents through to mini surveys and depth focus groups.

Cinta Research is a small virtual business but we have an array of businesses large and small as clients – with electronic communication and technology I don't have to have big city head office address to service corporate companies. But we have do have to make a real effort to reach out to the business community on a national scale to create opportunities, be distinctive and deliver consistent quality of service.

Phone: 06 8565432 Mobile: 021498456  
Email: fiona@cinta.co.nz

## HUGE ACCOUNTANT'S BILL?

Sick of high fees from a large, impersonal firm of accountants? Contact Nick for a free no-obligation fixed quote – savings of 50% are the norm – with a **100% fee guarantee**. Enjoy proven results from the Accountancy + Business Advice Centre where you will be a VIP and always deal with one person. We recognise the importance of a good working relationship built on trust.

**0800 ASK NICK or 021 225 NICK**  
**nick@abac.co.nz www.abac.co.nz**  
**http://empoweryourbusiness.co.nz**

**ACCOUNTANCY  
+ BUSINESS ADVICE  
CENTRE LTD**

**HAWKES BAY**  
**CHAMBER OF COMMERCE**

*Business Vitality*

205 Hastings Street, Hastings, New Zealand  
Ph: +64 6 876 5938 Fax: + 64 3 876 3748  
**www.hawkesbaychamber.co.nz**

**BOOSTING BUSINESS IN THE BAY**

## Point of Sale Systems Made Easy

I'm always surprised just how many retail businesses still measure their performance just by comparing current turnover with previous periods and cash in the bank. A successful business these days needs effective systems and up-to-date information and a POS system is just the job:

- You can maintain control when you're not there just in case your staff think you're not paying them enough!

- Totally consistency in prices (especially in different locations) and no more guessing prices or wandering around trying to find the price while the customer gets impatient.

- Much better control over discounting, sales and store promotions e.g. you can look instantly at the cost price if someone asks for a discount.

- Day-to-day control of gross profit margins, so important in any business e.g. why stock products with lower margins?

- Less shrinkage and theft of stock e.g. obsolete stock can be identified along with stock which has gone missing.

- Inventory control so you know exactly what items you have on hand or have been ordered and can access historical sales data.

- The ability to start building a customer database for more effective and targeted marketing.

- Quicker and more accurate transaction processing e.g. with bar code scanners you don't keep customers waiting.

However, before you rush out and buy one, get advice from a decent accountant with experience in POS systems and speak to other retailers first - there are, unfortunately, some poor systems out there!

If you have any tax or business queries of any kind telephone 0800 ASK NICK, e-mail me at [nick@abac.co.nz](mailto:nick@abac.co.nz) or use "Contact Us" on [www.abac.co.nz](http://www.abac.co.nz). The information in this article is of a general nature and should not be relied upon as a substitute for specific advice.

**ACCOUNTANCY  
+ BUSINESS ADVICE  
CENTRE LTD**

## Plaza **pulls** in crowds

The busiest shopping area in Hawke's Bay, The Plaza in Hastings, has announced its popularity has increased, in defiance of the recent retail downturn.

It has recorded a foot traffic increase of 9.1 per cent in December and 2.7 per cent in January.

Centre manager Robyn Burns says the results were particularly pleasing given the current economy and attributes the growth to a number of factors.

"Foot traffic at the Plaza has been steadily increasing for the past 12 months with December particularly strong," she said.

"The combination of national and independent retailers appeals to a wide cross section of customers and Kmart in particular is a strong anchor tenant."

"Several of our national retailers are also strong performers in their respective portfolios." She said the centre was particularly well suited for Christmas shopping.

"There is a gift for every member of the family from one of our shops, no problem," she said.

She said recent tenant refurbishment were a reflection The Plaza's tenants had in the shopping centre.

More development projects were in the planning stages for this year.

"We are working closely with Hastings District Council on the upgrade of Russell St and the permanent relocation of the busstop to improve traffic flows during peak periods and pedestrian access to the centre."

She said to expect new gardens, trees, signage, bike racks and additional mobility parking spaces.

"We anticipate a few internal changes as well this year. "Several tenancies are due for refurbishment and there is strong interest from national tenants," she said.

Tenancy sizes at The Plaza were varied and were not restricted to a minimum of 1000m/sq as is the case on the other side of St Aubyn Street.

"We can accommodate a range of tenancy sizes, from Wendys to Kmart."

Kmart store manager Charlie Wynyard said



GAINS: Robyn Burns, with Charlie Wynyard, Kmart store manager, says The Plaza foot traffic is increasing. Mr Wynyard says Hastings Kmart is one of the top-performing Kmart stores in Australasia. PHOTO/PAUL TAYLOR

he was proud of the store's performance.

"Over the last five years we have been in the top five performers for Kmart stores in Australasia — that's 180 stores," Mr Wynyard said.

The Plaza is located on the corner of Russell and St Aubyn streets in Hastings and is owned by Melbourne-based MAB Funds Management.



better advice for a better life

Accounting • Agribusiness Consulting • Audit & Assurance  
Business Advisory Services • Corporate Finance • Estate & Succession Planning  
Lending & Finance • Risk Insurance • Tax Consulting • Wealth Management

[www.whk.co.nz](http://www.whk.co.nz)

Hastings  
T 06 872 9200

Central Hawkes Bay  
T 06 858 5540

# members **directory**

Advertise here! Contact Janet Hudson 834 3244.

**Taking the risk out of hiring new staff**

- Psychometric Testing & Personality Profiling
- Interview & Selection Training
- Software & IT Skills Tests

**Making the most of your existing staff**

- Team Development & Team Building
- 360° Feedback & Organisational Culture Surveys
- Personal & Professional Development
- Outplacement



**PEOPLE CENTRAL**  
recruitment • development • assessment

www.peoplecentral.co.nz • 06 833 6465



**RUBBER STAMPS MADE TO ORDER**



Email, fax or bring your copy in before 11.00am - we can show you a proof and complete the stamp all the same day

**HASTINGS RUBBER STAMPS**  
416 West Heretaunga Street - PO Box 269  
HASTINGS  
Phone 06 - 876 4865 Fax 06 - 876 4869  
Email: shop@hasrub.co.nz  
www.hasrub.co.nz



**Ph: 06 856 5432**  
Mob: 021 498 456  
Email: fiona@cinta.co.nz

**Nationwide Quantitative & Qualitative market research for all business types**

- telephone surveys
- on-site • intercept survey
- self-completion • on-line surveys
- customer satisfaction & perception research • scope and attitude studies
- advertising, sponsorship • readership evaluation • focus groups • nationwide field force



**crank**  
a quick turnaround design service direct to you

**What does Crank do? Anything!**  
Tell us what you want  
Brochures | Leaflets | Business cards  
Point of sale | Press ads

**Who do I call?**  
Leticia Masseur | 06 834 2236  
design@crank.co.nz  
www.crank.co.nz



**ProcessIT Ltd**  
Custom Software For Your Business...

- We build YOUR Processes into Software!
- Work YOUR way - Improve efficiency and returns.
- Free trial of SlotTime -service scheduling system now at [www.processit.co.nz/slottatime.htm](http://www.processit.co.nz/slottatime.htm)
- Microsoft | Partner Program

Contact us now for your **FREE** initial consultation...  
Ph. 8760 312 [www.processit.co.nz](http://www.processit.co.nz)

**FIRE SECURITY SERVICES**

SUPPLIERS OF FIRE AND SECURITY ALARM EQUIPMENT AND SERVICES SINCE 1976

**FREE PH: 0800 11 46 11**

**PH: (06) 878 6425 FAX: (06) 878 6430**

Suppliers, Installation, & Maintenance of:

Fire Alarms	Security
Sprinklers	Access Control
Fire Extinguishers	Emergency Lighting
CCTV - Cameras	Building Compliance

**MOVING & STORAGE FREIGHT**

your move



- Freight
- Moving
- Storage
- Backloads

**Call now on (06) 879 5528**

[www.your-move.co.nz](http://www.your-move.co.nz)  
[enquiries@your-move.co.nz](mailto:enquiries@your-move.co.nz)

Free Local & National Quotes

**clearIMAGE**  
DESIGN + PRINT

design business cards, pads, flyers, brochures, calendars, labels, greeting cards and more

+

digital printing full colour, printed on site

=

same day, next day pickup  
(SUBJECT TO AVAILABILITY OF STOCK)

**877 8883**

**CRIGHTONSTONE**  
PROPERTY • INFRASTRUCTURE • VALUATION

Registered Valuers • Independent Experts

- Primary Industries
- Commercial
- Industrial
- Investment
- Resources

Ph: 06 870 9850 E: [valuers@crightonstone.co.nz](mailto:valuers@crightonstone.co.nz)  
Old Fire Station, 200 Hastings St S, Hastings  
[www.crightonstone.co.nz](http://www.crightonstone.co.nz)

Auckland • Bay of Plenty • Canterbury  
Hawke's Bay • Marlborough • Nelson  
Southland • Wellington

**SPEEDY SIGNS**  
Expect More

- VEHICLE GRAPHICS • DIGITAL GRAPHICS
- BUILDING SIGNAGE • FOOTPATH SIGNS
- BANNERS & FLAGS • 3-D LETTERING

**0800 SPEEDY**  
Ph: 870 4531 Fax: 870 3748  
903 Heretaunga St. West - Hastings  
[hastings@speedysigns.co.nz](mailto:hastings@speedysigns.co.nz) 

www.speedysigns.co.nz

**Pavlovich**  
TAXATION CONSULTING LIMITED

- Taxation advice
- Tax opinions
- Managing IRD audits and disputes
- Tax training
- Structuring advice

06 878 0189  
[alison@pavtax.co.nz](mailto:alison@pavtax.co.nz)

We may have something you want.



**business information zone**

For free information and help with your business call us on  
**06 876 5938**

New Zealand Government

# snapped



Kevin Trerise guest speaker at the February Green Drinks event held at the Thirsty Whale.



Megan Harris of HB Wine Country Tourism, speaking at the February Green Drinks event held at the Thirsty Whale.



Rob Yarrall of the National Aquarium, speaking at the February Green Drinks event held at the Thirsty Whale.

# events

RSVP: [admin@hawkesbaychamber.co.nz](mailto:admin@hawkesbaychamber.co.nz)

## **B wise: Business Budgeting and Financial Projections Made Easy**

DATES: Wednesday 9th March 2011

LOCATION: Chamber Boardroom, Hastings

Presented by Nick Roberts of Accountancy & Business Advice Centre Ltd.

Do you need advise regarding budgeting and financial planning but don't know where to start? Start here.

RSVP: [admin@hawkesbaychamber.co.nz](mailto:admin@hawkesbaychamber.co.nz)

## **Business after 5: Mindpool**

DATES: Wednesday 9th March 2011

LOCATION: Mulligans Café, Mangateretere Golf Club, Karamu Road, Hastings

RSVP: [admin@hawkesbaychamber.co.nz](mailto:admin@hawkesbaychamber.co.nz)

## **Business after 5: Air New Zealand Holidays**

DATES: Wednesday 23rd March 2011

LOCATION: Air New Zealand Holiday Store, Cnr Station & Hastings Street, Napier

Speaker is Captain David Morgan and there are limited numbers to 35.

RSVP: [admin@hawkesbaychamber.co.nz](mailto:admin@hawkesbaychamber.co.nz)



# Discover it online

search, browse and discover, wherever you are

- Get original content straight from the source
- Get continuous updates on breaking regional news
- Get the news that's relevant to you, **wherever you are**

[www.hbtoday.co.nz](http://www.hbtoday.co.nz)

follow us on



[twitter.com/hawkesbaytoday](https://twitter.com/hawkesbaytoday)  
[facebook.com/hawkesbaytoday](https://facebook.com/hawkesbaytoday)